

EXHIBIT 3
DATE 2/6/09
HB 258

February 4, 2009

The Honorable Jon Sesso
House Appropriations Committee Chair
Montana House of Representatives
P.O. Box 200400
Helena, MT 59620-0400

Dear Representative Sesso:

On Friday, February 6, 2009, your committee will hold a hearing on House Bill #258, a bill to increase the funding for the Insure Montana program. I would like to encourage your committee to support this measure.

My husband, Keith, and I farm and ranch northwest of Billings. We are 3rd generation producers who have worked hard in the last two decades to maintain the family farm. We have struggled to control skyrocketing expenses while maintaining a productive, efficient workforce. We currently employ three full-time employees and offer them affordable health and vision coverage. The only way we've been able to achieve this is through the Insure Montana credit program.

The Insure Montana program gives small businesses the ability to be competitive in the labor market, and Montana labor expects and deserves health care coverage. The Insure Montana program is a win-win for both the employer and employee.

It's my understanding that this program is currently experiencing a waiting list by small businesses to participate in both the credit and purchasing pool. Additional funding to this program would give Montana small businesses the chance they need to be responsible, effective employers.

In closing, the Insure Montana program has been a great success for our farm and ranch and I encourage you to support House Bill #258. If you have any questions, please do not hesitate to contact me.

Sincerely,
Karen

Karen L. Schott
Bar Four F Ranch, Inc.
279 Brinkel Rd.
Broadview, MT 59015
(406) 667-2242

Lehni Garza
Fitness Club Success
255 W. Sussex Avenue, Missoula MT 59801
406-493-6391 lehni@fitnessclubsuccess.com

February 4, 2009

RE: HB 258

Appropriations Committee,

I am writing with regard to the Insure Montana program and House Bill 258. I would like you to vote to expand and continue to fund the Insure Montana program.

I want to let you know that without the Insure Montana program, and the assistance it provides small business owners like myself, many Montanans will, and do go without health insurance. This program has allowed me to provide coverage for not only myself, but for my employees. Without it, I and my family would most likely be a burden on the health care system as one of the states uninsured.

In addition, due to my ability to offer health coverage to employees, I am able to attract and retain qualified employees, who would not have been able to work for me without it.

I cannot tell you how comforting it is to know that affordable coverage is available. Thanks to the hard work of the state auditor's office, proper funding, and the Insure Montana team, I can sleep at night knowing my family is covered and my business is competitive in the job market.

Please vote to expand the program to many more Montana small business owners and their employees. We simply cannot go without it, and more small businesses in Montana should be able to benefit from it.

Sincerely,



Lehni Garza
Fitness Club Success
Insure Montana Member

Wellness Education Center, LLC
Jeanette Cheney, Health Educator
103 Ponderosa Lane * Kalispell, MT 59901
406-755-8423 * Fax 755-8432
www.juicefast.info

January 31, 2009

Via email c/o cawright@mt.gov.

RE: Health Insurance
Expansion of Insure MT program

To Whom It May Concern:

The Wellness Education Center was one of the first Montana businesses to enroll in the Insure MT program. We have only 5 employees, but have served over 2,000 students in 90 Guided Juice Fast programs since 2001. We have helped hundreds of other people improve their health through lifestyle, diet and food preparation education.

This is my ministry. I don't pay myself and keep all prices low to serve the community at the highest quality, most affordable level. Some months, I have to put in capital to pay the bills.

The Insure MT program has been a huge blessing. We need specially trained and gifted employees in our business. I pay them \$11 to \$13 per hour, but could not afford health insurance until the Insure MT program came along.

We are in the business of educating people how to improve their health and avoid problems through preventative measures. So we anticipated that our employees would place a minimum demand on the health insurance system. But it turned out to be is very necessary as shown by the following example.

About 9 months after we enrolled in Insure MT, one of my very healthy employees gave birth to a beautiful boy. Instead of the planned home birth, the labor was extended and ended up at the hospital. The baby was in the wrong position and a C-section was required. The bill was over \$20,000 and would have bankrupted the young family had it not been for Insure MT.

I encourage you to expand this program. The infrastructure is in place, the kinks are worked out of the system and this will be the LEAST expensive way for Montana to expand affordable health care and encourage talented employees to remain at small businesses in our states.

If I can be of further service, my cell is 406-253, 8744. Thank You,

Jeanette Cheney, Health Educator
Wellness Education Center

TO: _____ FROM: FILIPOWICZ BROS. SALVAGE

FAX: _____ AGES: 1

PHONE: _____ DATE: 2-5-09

_____ PHONE: (406) 727-0535

SUBJECT: HB 258 FAX: (406) 453-5089

____ URGENT ☒ FOR REVIEW ____ PLEASE COMMENT ____ PLEASE REPLY


* COMMENTS

To Whom It may Concern:

As a small business owner I wish to show my support for House Bill 258. If it were not for the Insure Montana Program, I would not be able to afford to provide insurance to my employees.

Thank you for your consideration.

Tom Filipowicz

 Filipowicz Bros.

Dear Mr. Sesso,

I urge you to approve the request by insurance commissioner Monica Lindeen for increased funding for the Insure Montana program.

As a small business owner, I have been on the list for Insure Montana. Especially in the current economy, I fluctuate between making ends meet and paying for health insurance.

Because of this dilemma, many small business owners and employees stay away from doctors completely, foregoing regular checkups because they are simply not affordable. And with catastrophe insurance, deductibles are so high, it's like not having insurance at all - aside from the fact that we pay every month.

I realize that this is not healthy, for my family or our state. If Montana small businesses employees avoid checkups and wait until a serious illness, businesses can easily fail. Please do everything you can to help fund Insure Montana for those of us on the waiting list. So many of us waiting indicates how desperately we need it. Small businesses are the heart of Montana. I hope you will do everything you can to help keep us healthy.

Sincerely,

Eric Funk

President, Entertainment On Hold, Inc.

Exceptional quality on-hold productions for larger companies

Tel: 406.862.7345 Fax: 406.862.7348 1.800-612.1613 www.EntertainmentOnHold.com



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Murray, Utah 84157-2450
801.263.8000
800.748.5340
Fax 801.263.1247

Western
Mutual
Insurance

An Affiliate of

Western Petroleum

Marketers Association

February 4, 2009

Via Regular Mail and E-Mail (jonsesso@yahoo.com)

Rep. Jon Sesso, Chair
Montana House Appropriations Committee
Montana State Capitol
P.O. Box 200500
Helena, MT 59620-200500

RE: House Bill 258

Dear Representative Sesso:

I am writing in support of HB 258, sponsored by Rep. Bill McChesney. As the President and CEO of Western Mutual Insurance Company ("WMI"), a health insurance company that writes business in the state of Montana, I believe the Insure Montana program, when properly funded and appropriately managed, has the ability to provide many struggling small businesses in Montana with much needed access to health insurance and health care that would otherwise elude those businesses. In light of the program's recent inclusion of qualified association plans and its current leadership, I believe the program is better positioned than ever before to improve health insurance access to small Montana businesses. It is my belief that the additional funding is critical to the program's short-term goals and long-term success.

WMI supports the additional Insure Montana funding because we believe it will help the program reach many of the small businesses that are currently awaiting access to health insurance through the Insure Montana purchasing pool program. The additional funding will also help other businesses continue offering health insurance to their employees through the Insure Montana tax program, particularly in light of today's most challenging economic climate.

The Insure Montana program provides much needed security in the high-risk world of small-business management. In these uncertain economic times, it's important that everything possible be done to help Montana's economy recover and grow, and to help the small businesses that are the driving force behind of that economy.

If you have any questions or would like additional comment, please contact me at your convenience. Also, inasmuch as I do not have contact information for the other members of the House Appropriations Committee, I would ask that you please disseminate this letter to them.

Sincerely,

David T. Leo
President & CEO

cc: Jill Sark, Insure Montana Program Director



Box 54 - Gardiner, Montana 59030
406-848-7524

To whom it may concern:

My name is Debbie Demaree and I own North Entrance Food Farm in Gardiner MT. I am the grocery store in a town of 800 people at the door to Yellowstone Park. Our business is very seasonal; we live and die by the tourist season, yet we are open year round to service our local business. I employ 20 people at this moment, 6 full time and 14 part time. That number drastically increases in the summer, but those employees are seasonal and leave after the summer is over.

I consider the health and well being of my employees a top priority. We have a strong safety program in place and provide health insurance for any employee that works 40 hours per week. They have the option of purchasing insurance for their family on this policy; several have and paid the difference. I bought my business in 1985; insurance rates were \$96.00 per month per employee. They are now \$355.00 per month for a bare bones, 60/40 copay, \$5000.00 deductible policy. It is adequate coverage for the most part. At one time we considered capping our contribution at \$250.00 per employee and having them pay the difference. Thanks to Insure Montana we did not have to do that. I have been on Insure Montana program since it began. I have received a \$6520.00 tax credit each year. My total Blue Cross/Blue Shield payments for 2008 were \$16,087.58. (I lost two full time employees in July and have not replaced them yet. One will start in March. One will be eligible for coverage soon. For the latter part of 2008, my insurance bills were 700.00 per month lower.) Not only is part of the burden off me, it is also saving each covered employee \$1200.00 per year, as I would have made them share the cost of insurance. Often the employee passes on coverage when this is the case.


For the most part, profit margins in groceries and service industry are low, wages are low and insurance is not an option for the employee to purchase on their own. I consider it very important to provide that to my key employees and they have often told me it's an important benefit. It's obviously a good business practice to keep employees healthy, and I am very grateful for the help Insure Montana provides to me to provide for my employees. It's a great program for small businesses with a benefit that actually trickles down to the intended recipient- the working Montanan. Please increase the funding for this program so more businesses and their employees can benefit.

Sincerely,



Debbie Demaree

Owner North Entrance Food Farm
Gardiner, MT



Rocke Gear, Inc.
102 North Broadway
Billings, Montana 59101

January 28, 2009

Dear committee members,

Our clothing company has had the great privilege of covering its employees through the Insure Montana program for the last few years, and, as a result, is able to stay competitive with companies much larger in size, with far more resources at their disposal, and, importantly, with much larger insurance pools. As you well know, the costs of employee coverage increased dramatically over the last several years, while pay for employees has held relatively static. This situation makes smaller, home-grown businesses like ours less able to cope with the instability this causes. Our incomes stay the same; our medical cost rise. Insure Montana creates what might be the most important thing for business today: stability. We know that costs will remain manageable through this program, and that means the difference between, say, hiring a manager for a new store and having to hedge against some unknown but expected rise in premiums.

We also feel strongly that locally-owned businesses from Montana need and deserve a mechanism to recruit and retain employees that expect benefits comparable to those they might receive if they go to work for a nationwide company. For us, that means stability yet again in that those employees are less likely to look elsewhere toward companies that can afford to provide much needed medical insurance. We think that expanding Insure Montana to include more of the Montana-owned, small business on the waiting list is an investment into those people who, if given a chance, will make positive economic impact even in these difficult times. We appreciate your efforts.

Thank you for your time,
Jeremiah Young, Owner

Garrard Construction Co
R. Che Garrard
2825 Stockyard Road #A-20
Missoula MT 59808



406.541.9090 Phone
406.541.9091 Fax
406.880.9099 Cell
gcc@blackfoot.net email

February 4, 2009

Dear Member of Committee:

It has been brought to my attention that the Insure Montana program will be asking for more funding to further help out the other small businesses still on a waiting list for the Insure Montana Health Insurance program. I strongly recommend you to pass the bill for funding at this time. It would be a great opportunity for our community. The less consumers have to pay for health insurance, the more they can put into our local economy, which is a priority right now.

The Insure Montana program has tremendously helped out our small business. We are able to offer affordable health care benefits to our employees that we were not able to offer previously. It allows us to offer a benefit package to our employees, which in turn rewards us with top-notch employees that stay with our company for the long term. It is very difficult to be a small business owner and offer the benefits that the larger corporations can offer.

Insure Montana is a wonderful program offered and I urge you to pass the funding so more small businesses can benefit from this.

Thank you for your time.

Robert Che Garrard, Owner
Garrard Construction Co

Little People's Academy

1512 West Babcock * Bozeman, MT 59715

Phone 585-9030

Tax ID 81-0497909

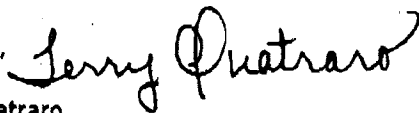
Dear Montana State Legislators,

My name is Terry Quatraro and I have owned Little People's Academy, a child care business, in Bozeman, Montana since 1994. An essential factor in having a reputation as a quality business is long term, healthy employees. It has always been a desired benefit for my employees to have access to affordable medical insurance. The majority of my employees are young adults with growing families. In order to offer the community affordable quality child care I must balance what I charge families with what I pay in salaries. Before finding out about Insure Montana, every time I would consider providing medical insurance for staff the cost was always prohibitive. Turnover in staff is such a dreaded occurrence that disrupts consistency and quality in any business. Retaining excellent teachers is a challenge and thanks to Insure Montana, I have an appealing way to compensate staff. Insure Montana was made possible by John Morrison. His insight and efficiency in making it possible to provide comprehensive Blue Cross/Blue Shield insurance to employees of small businesses at a very affordable rate was a God Send. Several of my long term employees are now receiving medical benefits. These same staff would not otherwise be able to afford medical insurance for themselves or their families. The resulting satisfaction for my employees and for me has been fantastic. Employees are more apt to maintain a healthier lifestyle when health care costs are more affordable. When employees do get sick they can access prompt medical care and thus prevent a more lengthy illness which means less time away from work. Also, as was the case with one of my employees, she was able to have an operation to repair a ruptured ear drum that had been plaguing her for years and now her hearing is dramatically improved.

In any healthy economy it is important to have affordable medical benefits that give a family a sense of security for the future that positively reflects upon their personal and professional lives. As an employer the positive impact to Little People's Academy and our customers, the families that we serve, directly equates with our business's success. The medical benefits have literally been life changing for my staff.

I implore you, as legislators, to please do what you can to increase funding for Insure Montana so that more small businesses have access to this exceptional opportunity. By providing medical benefits for employees and their families, we in turn are providing a tremendous economic benefit for our community.

Sincerely,




Terry Quatraro
Director/Owner
Little People's Academy Preschool

Dear Legislators,

Recently, upon graduation from college, I found myself without my parent's health insurance and not being able to afford insurance on my own. I was without coverage for a couple of months and it was scary. My employer, Terry Quatraro at Little People's Academy, mentioned the Insure Montana program. I felt very fortunate to be eligible for health insurance on my own. Thanks to Terry Quatraro at Little People's Academy and Insure Montana for this opportunity.

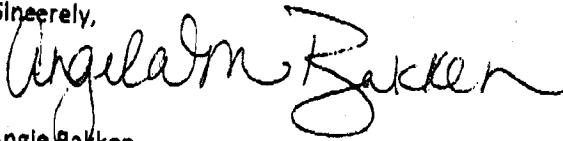
Sincerely,


Carrie Cahill

Dear Legislators,

My husband is self-employed and I work fulltime. We found ourselves stuck between not being eligible for Medicaid and not being able to afford health insurance. When Insure Montana came around, we were extremely excited. My employer, Terry Quatraro at Little People's Academy signed us up. Thanks to our employer, our family is covered with the Insure Montana Coverage. I'm happy to say it has allowed us the chance to make a new addition to our family. We are expecting a baby the beginning of June. Thanks for the quality care my family receives.

Sincerely,

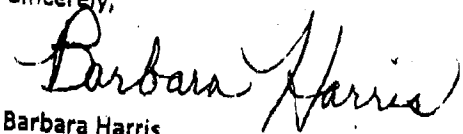
A handwritten signature in cursive script that reads "Angie Bakken". The signature is written in dark ink and is positioned above the printed name.

Angie Bakken

Dear Legislators,

I am so thankful to have insurance. It is stressful and a struggle without any medical coverage especially when you have a family. It is a necessity when you have children. You need insurance to cover any sport activities, and you never know what can happen on the playground or even at home. I feel more at ease knowing that I have medical coverage for myself and my family.

Sincerely,

A handwritten signature in cursive script that reads "Barbara Harris". The signature is written in dark ink and is positioned above the printed name.

Barbara Harris

This is a short note to share my perspective on Montana's investment in the Insure Montana Program. One of the greatest impediments to entrepreneurs starting a small business is the difficulty they face securing quality and affordable health insurance coverage for their family and employees. Insure Montana addresses this concern by providing a powerful tool for small businesses. This program is a positive economic development vehicle for the state that provides the fuel that powers the engine of small businesses. I own a small technology consulting firm based in Helena Montana that provides services to clients nationwide. My company is on the waiting list for the Insure Montana program and I look forward to Montana's leaders expanding the program to allow unlimited qualified small businesses to participate in the group insurance plan. It is my sincere hope that the Insure Montana Program will be able to remove many of the current program restrictions. Montana is one of the few states that offers this type of innovative program for small businesses. Thank you for your support for Montana's small businesses.

Thank you for your time,

Tim Peterson
President
Integrity Solutions Group, LLC
Helena, MT

Thank you for the info about Insure Montana. We provide a New West Health Medical Insurance Policy, 100% paid, for all our full time employees. I'd like to communicate my support for funding the Insure Montana waiting list businesses. Please forward any info you can as to who and how to contact in Helena with my message of support.

Thanks,

Dave Scheel
Great Harvest Bread Co., Missoula MT

To the Members of the Appropriations Committee: I am writing to express support for HB 258. Access to affordable insurance is a critical component in our return to confidence and positive thinking in Montana. I am faced with a daily dose of cynicism in my Real Estate Sales industry; give us something we can be proud about! Thank you, Dude Tyler, Livingston

Dude

Dude Tyler
Senior Associate
Northwest Region
Orvis/Cushman & Wakefield
Ranch and Recreational Properties, LLC
418 South Yellowstone Street
Livingston, MT 59047-3423

406-223-0551 Main
406-222-5837 Fax
tylerd@orviscw.com
www.orviscw.com

Dear House Appropriations Committee,

I am writing to you today to voice my support of the Insure Montana Program and specifically, the tax credit that we receive through that program. I am the owner of a small business, Glacier Cyclery, in Whitefish. Our business employs six people full time, year round, and another six during the summer season. We have been insuring our full time employees for a number of years, but with the ever rising cost of health insurance, we were facing the fact that we wouldn't be able to continue to do that. Through the Insure Montana Program and the tax credit that we receive, we have continued to be able to provide insurance to all of our fulltime employees and their families. I hope that for the good of our business and employees, and many other small Montana business' and employees, that the Insure Montana Program will continue to be funded. Thank you for hearing my concerns.

Sincerely,

Ron Brunk
Glacier Cyclery

Sark, Jill

From: Mike Callaghan [mike@bigforkweb.com]
Sent: Friday, February 06, 2009 12:24 PM
To: Sark, Jill
Subject: In Support of Insure Montana

Dear Montana Legislators:

Thank you for the opportunity to share my support of Insure Montana with the legislature of the great state of Montana.

Health insurance for my employees is something that I have wanted to offer them since I heard about this program. I have been on the waiting list for two years and am concerned that I will not be able to retain my staff if I am unable to offer them affordable health care insurance.

My business has grown from a one man shop in 2002 to a staff of eight talented employees that deserve the best. There are other places that they can work and they are highly employable anywhere in the United States.

I chose to start my web design business in Montana and have recently hired three employees out of college from the University of Montana. I told them that I am hoping to offer them health insurance and this is one of the factors in their choosing to work for me, when they could have worked anywhere. It is worrisome to me to keep telling them that BigforkWEB is still on the waiting list.

Not only can Insure Montana help me to keep jobs in Montana it will help prevent future health care costs by providing preventative care.

I am aware that additional funding sources in Montana may be hard to come by in these times but believe that this important enough to make a priority. This program is something that really makes a difference and is measureable. This is a good time to fund things that really matter.

Job retention is very important for Montana. Employing young people to carry Montana into the future is really important. Having a productive, healthy, happy workforce is very important.

I support the funding of all businesses on the waiting list.

I am available to talk to anyone and answer questions if needed.

Thank you for your hard work. I am proud to be part of the process.

Mike Callaghan



Mike Callaghan
President
mike@bigforkweb.com

custom web development, hosting & e-commerce
www.bigforkweb.com | PH: 406.837.3334

2/6/2009

Sark, Jill

From: Andrea Goff [andrea@bigforkweb.com]
Sent: Friday, February 06, 2009 12:20 PM
To: Sark, Jill
Subject: Support Letter for Insure Montana

Dear Montana Legislature:

If we are committed to keeping people employed in Montana and attracting a younger workforce we need to be competitive.

In order to be competitive we need to offer affordable health care benefits for small businesses and their employees in Montana.

Small businesses in Montana are the backbone of Montana industry.

Please fully fund the request to provide Insure Montana with the dollars needed to honor all the business requests. We have been on the waiting list for too long and need your support now.

Make the commitment to the new generation of workers and improving the quality of life for our workforce.

Thank you for the opportunity to express my opinion.

Best wishes,
Andrea M. Goff
Bigfork, Montana



Andrea M. Goff
VP of Operations
andrea@bigforkweb.com

custom web development, hosting & e-commerce
www.bigforkweb.com | PH: 406.837.3334